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Patent  
Attorney's Docket No. 032693-023

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
 )  
Frank SIMON et al. ) Group Art Unit: 2761  
 )  
Application No.: 09/371,697 ) Examiner: T. Tran  
 )  
Filed: August 10, 1999 )  
 )  
For: LOAN REPAY ENFORCEMENT )  
SYSTEM )  
 )  
 )  
 )

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**AMENDMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Office Action dated November 10, 1999, please amend the  
above-identified application as follows:

**IN THE CLAIMS:**

Please cancel claims 1-20 without prejudice or disclaimer.

Please add the following claims 21-22:

1 -21. A method of enabling and disabling a motor vehicle in response to payments being  
timely made, comprising the steps of:

computing a payment due deadline of a loan agreement for said motor vehicle;

generating a reference code which corresponds to said deadline;

providing said reference code to a comparator via a computer interface;

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